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PATENT
Customer No. 22,852
Attorney Docket No. 06502.0342

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Manish KALBANDE et al.

Application No.: 09/867,645

Filed: May 31, 2001

For: METHODS AND SYSTEMS FOR
DELIVERY OF INFORMATION
UPON ENROLLMENT IN AN
INTERNET BILL PRESENTMENT
AND PAYMENT ENVIRONMENT

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) Group Art Unit: 2161
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) Examiner: Unassigned
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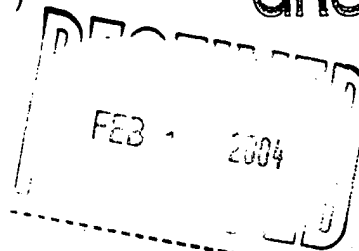
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GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA, 22313-1450

Sir:



INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is, to the knowledge of the undersigned, being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

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documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

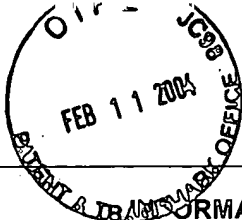
Dated: February 11, 2004

By: 

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OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

Atty. Docket No.: 06502.0342-00000

Application No.: 867,645/09

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Applicant: Manish KALBANDE et al.

FEB 13 2004

Filing Date: May 31, 2001

Group 2161

GROUP 3600**U.S. PATENT DOCUMENTS**

Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	6,058,380	5/2/2000	Anderson et al.			
	6,144,726	11/7/2000	Cross			
	6,343,271 B1	01/29/2002	Peterson et al.			
	6,381,587 B1	4/30/2002	Guzelsu			
	6,594,647 B1	7/15/2003	Randle et al.			

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Document Number	Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner

Date Considered:

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.